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**News Release**

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**Program readies Kaua'i residents for home ownership**

LĪHU'E – When officials of the Hawai'i HomeOwnership Center (HHOC) opened their doors on Kaua'i last September, their goal for the first year was to enroll 100 low- and moderate-income families in their home ownership classes. To date, about 90 families have completed the program, and of this group, 10 percent have already purchased or are in the process of buying a home.

"We're very pleased with the interest Kaua'i residents have shown in the program," said Genie Brown, education coordinator for HHOC, "and look forward to reaching out and helping more families."

Kaua'i was selected as the first outer island HHOC expanded to because Kenneth Rainforth, executive on housing for Kaua'i County Housing Agency and HHOC board member, suggested that HHOC would have a good chance of obtaining a grant from the Kaua'i County Community Development Block Grant program that would enable them to bring their home ownership classes to the Garden Island, noted Brown.

With so many affordable housing projects coming online in the next few years on Kaua'i, it would be prudent for anyone interested in buying a home to sign up for homeownership classes, said Rainforth.

A strong proponent for education, Rainforth sees tremendous value in the home-buying readiness program offered by HHOC. “It gives people hope that someday they’ll be able to purchase their own home.

“In my 26 years with the housing agency, I’ve seen far too many first-time home buyers lose their opportunity to purchase a home, not due to insufficient income, but because of a bad credit rating resulting from poor management of their personal finances,” Rainforth said.

Bad credit and other issues can often be corrected over time, noted Rainforth. However, this may take many months or years to accomplish.

By taking the home ownership classes at least a year before entering the home buying market, residents have the opportunity to make the changes necessary to clear the obstacles that prevent them from achieving their dream of home ownership, said Rainforth.

“Essentially, all the information and services one needs to become a homeowner are covered in the classes,” he said.

What he’d like to see in the future, said Rainforth, is those who complete a homebuyer education program be placed on a priority list for affordable housing projects.

In fact, Rainforth is working on a proposal to the County Council that would require county-sponsored projects as well as developers who are building affordable housing units as part of their entitlements, to give preference to residents that participate in a home buyer education program and are deemed buyer-ready by the housing agency.

“Everyone would benefit from this arrangement,” said Rainforth.

Lehua Malott, a counselor with HHOC who flies to Kaua’i once a month to counsel program participants one-on-one, says that going through the classes can be a life-changing experience.

“It certainly was for me,” she said. “I took the classes on O’ahu a couple years ago when I was on welfare and thought it would be impossible for me to purchase a home.

“It became a matter of me wanting to own a home badly and structuring my life to meet this goal.”

Malott did indeed become a homeowner and is now advising others on how they can achieve what she did.

Preparing to purchase a home is not complicated said Malott. “People just need to be able to understand the terminology in the mortgage industry, and what they need to do to become homeowners.”

Free homebuyer orientation classes are offered on Kaua’i once a month that provide an introduction to home ownership, assessment of homebuyer readiness and a description of the home-buying process.

The next step for those interested in becoming a potential homebuyer would be to enroll in HHOC’s homebuyer’s education classes, which are also held on Kaua’i once a month. Topics covered in these classes include – Managing Your Money, Getting a Mortgage Loan, Understanding Credit and Shopping for a Home.

There is a \$100 fee to attend the homebuyer education classes, although part of it will be refunded when the participant becomes a homeowner, said Brown.

To register for either HHOC’s orientation or their homebuyer classes, call toll-free 1-877-523-9503. Both classes are held in the L’Hu’e Civic Center, Pi’ikoi Building conference room.

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